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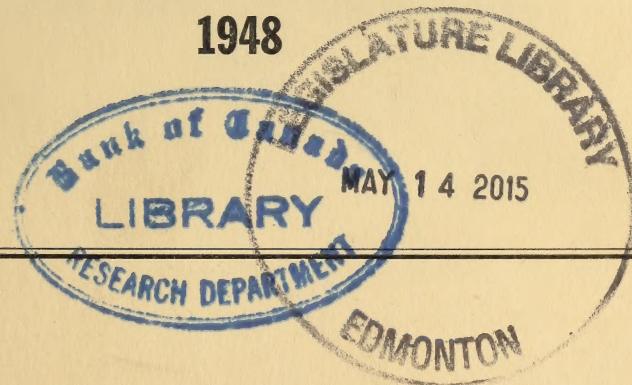
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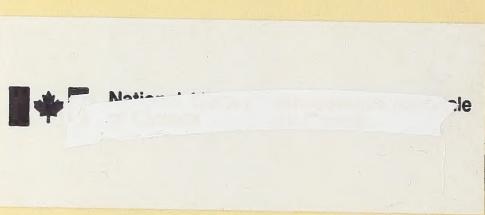


THIRTY-FIRST ANNUAL REPORT
OF
THE WORKMEN'S
COMPENSATION BOARD
OF THE
PROVINCE OF ALBERTA

FOR THE

Year Ended December 31
1948







**THIRTY-FIRST ANNUAL REPORT
OF
THE WORKMEN'S
COMPENSATION BOARD**

**OF THE
PROVINCE OF ALBERTA**

FOR THE

**Year Ended December 31
1948**

March 29, 1949.

To the President of the Executive Council

Province of Alberta,

Edmonton

The Workmen's Compensation Board has the honour to submit its report for the year ended December 31, 1948, in accordance with Section 50, subsection (2) of the Workmen's Compensation Act.

Following the report to the Legislature of the Special Committee on workmen's compensation, a new Workmen's Compensation Act was enacted and assented to on March 31, 1948. Under the new Act, the rates of benefits to injured workmen and their dependants in respect of accidents occurring on and after March 31, 1948, were substantially increased. There were also some changes made applying to administrative matters and the method of assessing.

Industrial activity in the Province has continued to expand. As at December 31, 1948, there were 10,241 employers registered with the Board, an increase of 793 over the number registered in 1947. There were 28,557 accidents reported to the Board during the year 1948 as compared with 25,864 reported during 1947.

The claims for accidents are dealt with by an experienced staff in a satisfactory manner and a constant effort is made to see that payment is made to the workman as soon as possible after all reports in connection with the accident are received. An increase in the claims staff was required in order to deal with the increased volume of accidents reported.

Medical Officers of the Board made regular visits to the various industrial areas of the Province to endeavour to ensure that injured workmen received adequate medical and hospital care and to personally follow their progress.

The Rehabilitation Reserve set up under the provisions of the 1948 Act is being used to enlarge the Board's program of retraining permanently disabled workmen so as to fit them for gainful employment. It is also being used to give assistance where required to temporarily disabled workmen.

The question of the establishment of a physiotherapy and rehabilitation clinic as an integral part of the Board's administration is receiving the careful study of the Board.

Despite the increase in the number of employers coming under the Act, the high level of auditing of employer's payrolls was maintained but this necessitated an increase in the staff of payroll auditors.

The definition of disaster was changed so as to enlarge the scope and application of the Disaster Reserve. The result of this change was that more classes of industry received assistance from this Reserve during 1948 than during any previous year in the history of the Reserve.

A study was made of the method of allocating the cost of administration to the different classes of industry and as a result that method was changed to one which it is felt more equitably allocates such costs according to the work involved with respect to each class of industry.

Accident Prevention work was enlarged during the year and a separate report on this work is attached hereto. The Board added to its accident prevention staff an assistant safety supervisor to carry on accident prevention work in the lumber industry, and the Board again conducted a five-day safety and first aid educational course open to employers and employees in the lumber industry. The Board would like to particularly point out that more employers are recognizing the desirability of employing a full-time safety supervisor, and during the year full-time safety supervisors were appointed by the Cities of Edmonton and Calgary and by some employers in the more hazardous industries.

Mine Rescue training was carried on throughout the year and a separate report of the Mine Rescue Department is attached hereto.

During the year the Board visited various industrial centres of the Province to meet with workmen, their representatives and employers for discussion of matters coming under the Act.

The Board wishes to take this opportunity of expressing its thanks to all members of the staff for their loyal co-operation and efficiency.

The foregoing is respectfully submitted.

C. M. MACLEOD, Chairman

A. FARMILO, Commissioner

C. A. HYNDMAN, Commissioner

GOVERNMENT OF THE PROVINCE OF ALBERTA

Office of the Provincial Auditor

Edmonton, March 28, 1949.

C. M. Macleod, Esq., K.C.,

Chairman,

The Workmen's Compensation Board,
Edmonton, Alberta.

I have audited the books and records of the Workmen's Compensation Board for the year ended December 31, 1948, and the following report and undernoted statements are submitted herewith:

STATEMENT	PARTICULARS
1.	Balance Sheet
2.	Statement of Operating Reserve
3.	Summarized Statement of Transactions
4.	Provisional Financial Statement by Classes
5.	Statement of Transactions in Respect of Prior Years by Classes
6.	Statement of Administrative and General Expenses including Expenditure on Mine Rescue Stations.
7.	Statement of Reserve for Rehabilitation
8.	Statement of Reserve for Silicosis
9.	Statement of Reserve for Pensions
10.	Statement of Reserve for Disasters
11.	Statement of Reserve—Section 33—(l), (n)
12.	Statement of Reserve—Section 33—(l), (k), (1943 Act)
13.	Statement of Reserve for Medical Aid.

Result of Operations

Operations for the year under review resulted in provisional surpluses of \$871,466.01 in respect of 1948 and \$706,191.95 in respect of 1947 and prior years, details of which are shown on Statements No. 4 and 5 respectively. The provisional surpluses have been consolidated on Statement No. 3 and carried to operating reserve as shown on Statement No. 2. In arriving at the operating results in respect of Class 13-2, assessment revenue applicable to the twelve month period ending October 31, 1949, and all expenditure during the months of November and December, 1948, has been deferred to the next fiscal period, and revenue of 1947 applicable to the twelve month period ending October 31, 1948, and all expenditure during November and December 1947, deferred as at January 1, 1948, has been brought into account in order to show all transactions in their respective periods.

Assessment revenue shown on Statement No. 4 is based on actual payrolls for 1948, so far as they are known to the Board. Minor adjustments may be necessary when all information is available and payroll audits completed.

Rebates to employers who entered into arrangements, approved by the Board, for furnishing medical aid to employees amounted to \$56,510.33 and were charged against assessment revenue.

Payments for medical services in respect of accidents of 1943 and prior years amounting to \$16,772.63 have been charged to the reserve for medical aid.

ASSETS

Assessments receivable, less reserve

Assessments receivable have been adjusted to include assessments based on actual payrolls, so far as they are known to the Board. Minor adjustments may be necessary when all information is available and payroll audits completed. The reserve for doubtful assessments receivable amounted to \$46,778.49 at December 31, 1948, and is considered adequate. During the year under review accounts totalling \$1,568.42 were written off as uncollectible. Recoveries in respect of accounts written off amounted to \$109.18.

Advances to employees secured by chattel mortgages

Advances to employees secured by chattel mortgages amount to \$502.81. Repayments have been made as required.

Bond interest receivable, deferred

Special adjustment coupons unmatured as at December 31, 1948, received by the Board under the Province of Alberta's debt reorganization programme, are shown on the attached balance sheet under the above caption.

Investments

Particulars	Par Value	Book Value
Dominion of Canada	\$15,188,000.00	\$15,089,051.00
Dominion of Canada guaranteed	965,000.00	969,852.00
Province of Alberta	5,345,000.00	5,223,469.25
Province of Alberta, special adjustment coupons	1,891.48	1,891.48
Province of British Columbia	100,000.00	100,250.00
Province of Manitoba	175,000.00	175,522.50
Province of New Brunswick	250,000.00	246,562.50
Province of Nova Scotia	310,000.00	308,625.00
Province of Ontario guaranteed	905,000.00	903,040.00
Province of Prince Edward Island	143,000.00	142,665.00
Province of Quebec guaranteed	350,000.00	357,000.00
Province of Saskatchewan	270,000.00	265,506.25
City of Lethbridge	2,392.00	2,452.00
Calgary School District	119,600.00	118,593.00
Lethbridge School District	47,250.00	49,278.00
Other School Districts	14,608.39	14,526.23
	\$24,186,741.87	\$23,968,284.21

Securities are held in safekeeping, under joint custody of two officials of the Board, at the Bank of Montreal, Edmonton, and were examined by my representative and agreed with the records of the Board. All securities are registered as to principal in the name of the Board with the exception of the undernoted:

Par Value

Province of Alberta	\$268,000.00	
Province of New Brunswick	50,000.00	Interim certificates
Province of Nova Scotia	70,000.00	Interim certificates
Province of Saskatchewan	65,000.00	Interim certificates
Rural School Districts		No provision for registration made by issuing authorities

The following summary shows investment transactions during the year under review:

Par Value	Particulars	Book Value
\$20,895,676.75	Investments as at January 1, 1948	\$20,687,842.84
	Add: Purchased:	
2,440,500.00	Dominion of Canada	2,435,660.00
125,000.00	Dominion of Canada, guaranteed	122,500.00
582,500.00	Province of Alberta	591,143.75
75,000.00	Province of Manitoba	75,135.00
100,000.00	Province of New Brunswick	97,625.00
210,000.00	Province of Nova Scotia	208,125.00
605,000.00	Province of Ontario guaranteed	601,000.00
28,000.00	Province of Prince Edward Island	27,090.00
90,000.00	Province of Saskatchewan	87,562.50
50,000.00	Calgary School District	49,375.00
\$25,201,676.75		\$24,983,059.09
	Deduct: Sold:	
\$ 1,000,000.00	Dominion of Canada	\$ 1,000,000.00
2,000.00	City of Medicine Hat	1,932.00
\$ 1,002,000.00		\$ 1,001,932.00
\$24,199,676.75		\$23,981,127.09
	Deduct: Redeemed:	
\$ 945.74	Province of Alberta, special adjustment coupons	\$ 945.74
11,989.14	Sundry school districts	11,897.14
\$ 12,934.88		\$ 12,842.88
\$24,186,741.87	Investments as at December 31, 1948	\$23,968,284.21

Reserve for loss as at December 31, 1948, amounts to \$479,323.13 and was provided for possible future losses on realization of investments. Provision during the year under review amounted to \$65,600.00 as shown on Statement No. 2.

LIABILITIES AND RESERVES**Deferred income, net**

Assessments levied in respect of Class 13-2, being for the twelve month period ending October 31, 1949, have been deferred in full until the next fiscal year. Likewise, all expenditure during November and December, 1948, regardless of year of occurrence of accident, has been deferred. The net revenue, \$357,054.17, is shown on the attached balance sheet under the above caption.

Estimated merit rebates

Merit credits to be allowed in respect of the year 1948 could not be determined prior to the closing of the Board's accounts, but provision, in the amount of \$436,710.00, has been made as an estimate of requirements.

Reserve for claims pending and unfinalled claims

The above reserve is an estimate, based on opinions of medical and administrative officials of the Board and the experience of certain previous years, of the amount required to meet compensation payments and pension awards in respect of all claims pending and unfinalled claims together with medical services in respect of all accidents occurring subsequent to December 31, 1943, after excluding claims in respect of self-insurers' employees.

Reserve for silicosis

No information is available from which an opinion could be formed as to the adequacy of the reserve.

Reserve for pensions

Interest earnings for the year were sufficient to meet actuarial requirements.

An evaluation of the Board's liability with respect to pensions was made as at December 31, 1943. Based on the assumption that interest earnings would be maintained at the required capitalization rate of 3%, the reserve provided by the Board in respect of liabilities as at that date, was sufficient to meet requirements.

Reserve for rehabilitation

The reserve was created under authority of the 1948 Act by transfer from reserve—Section 33(l), (n) of the balance in excess of \$100,000.00 and by transfer of the amount standing to the credit of the reserve for medical aid.

Reserve for contingencies

The reserve is an estimate made by the Board to provide for contingencies.

Reserve for disasters

No information is available from which an opinion could be formed as to the adequacy of the reserve.

Reserve for construction and equipment of clinic

The reserve is provided in view of the anticipated construction and equipment of a clinic.

Reserve for construction of buildings

The reserve is provided in view of the anticipated construction of Board premises.

Reserve—Section 33(l), (n)

Under Section 33(i), (n) of the Act, the reserve is provided to cover such portion of the cost of claims of workmen suffering enhanced disabilities as are, in the opinion of the Board, due to similar or other disabilities previously suffered. The balance of the reserve in excess of \$100,000.00 as at December 31, 1948, \$836,585.09, has been transferred to the reserve for rehabilitation as stated elsewhere in this report.

Reserve—Section 33-(l), (k), (1943 Act)

Under Section 33-(l), (k) of the 1943 Act the reserve was to provide widow dependants in necessitous circumstances because of illness of themselves or their dependent child or children under the age of eighteen years with such additional amount as the Board may see fit up to but not exceeding to each such widow fifteen dollars a month during the duration of such illness.

The reserve, which under Section 44-(8) of the 1948 Act is to be transferred to the Accident Fund, is presently being held to provide for adjustments required with respect to pensions suspended during the war years and paid into the reserve under Section 33-(l), (1) of the 1943 Act.

Reserve for medical aid

The balance of this reserve has been transferred to the reserve for rehabilitation as required under Section 44-(8) of the 1948 Act.

Operating reserve

The reserve represents the balance at credit of classes after provision for reserves as shown on Statement No. 2.

General

Subject to the foregoing report, I certify that, in my opinion, the attached Balance Sheet is properly drawn up so as to show the true financial position of The Workmen's Compensation Board as at December 31, 1948, according to information and explanations given to me and as shown by the books of the Board and the accompanying statements of revenue and expenditure correctly set forth the result of operations for the year ended at that date.

C. K. HUCKVALE, C.A.,

Provincial Auditor.

Statement No. 1THE WORKMEN'S COMPENSATION BOARDBALANCE SHEETAS AT DECEMBER 31, 1948ASSETS

Cash on hand and in banks		\$ 39,962.46
Assessments receivable	\$ 968,181.58	
Less: Reserve for doubtful assessments	<u>46,778.49</u>	
		921,403.09
Accounts receivable		720.00
Advances to employees secured by chattel mortgages		502.81
Accrued interest		193,861.95
Bond interest receivable, deferred		131,173.96
Investments, book value	\$ 23,968,284.21	
Less: Reserve for loss	<u>479,323.13</u>	
		23,488,961.08
Office equipment, less depreciation		29,238.90
Automobiles, less depreciation		11,235.05
Land		12,900.00
		<u>\$24,829,959.30</u>

LIABILITIES AND RESERVES

Accounts payable		\$ 1,556.07
Suspense		<u>13,044.03</u>
Employers' credit balances	\$ 190,104.55	
Employers' deposit accounts	<u>429,359.05</u>	
		619,463.60
Deferred income, net		357,054.17
Estimated merit rebates		436,710.00
Reserves provided for liability in respect of accidents and claims of 1948 and prior years:		
Reserve for claims pending and unfinalled claims	\$ 5,207,742.81	
Reserve for silicosis	<u>421,473.16</u>	
		\$ 5,629,215.97
Reserve for pensions	<u>9,752,524.95</u>	
		15,381,740.92
Other Reserves:		
Reserve for rehabilitation	\$ 1,246,162.24	
Reserve for contingencies	950,000.00	
Reserve for disasters	899,409.26	
Reserve for construction and equipment of clinic	750,000.00	
Reserve for construction of buildings	500,000.00	
Reserve - Section 33-(1),(n)	100,000.00	
Reserve - Section 33-(1),(k),(1943 Act)	<u>52,583.21</u>	
		4,498,154.71
Operating reserve as per Statement No. 2		<u>3,522,235.80</u>
		<u>\$24,829,959.30</u>

This is the Balance Sheet referred to in my report of March 28, 1949 addressed to the Chairman of the Board.

C. K. HUCKVALE, C.A.,

Provincial Auditor.

Statement No. 2

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF OPERATING RESERVE
AS AT DECEMBER 31, 1948

Provisional class balances as at January 1, 1948	\$4,459,477.84
Deduct: Reserve appropriations made in prior years:	
Provision for reserve for contingencies	\$ 950,000.00
Provision for reserve for construction and equipment of clinic	750,000.00
Provision for reserve for construction of buildings	500.000.00
Provision for reserve for loss on realization of investments	219,300.00
Provision for reserve for doubtful assessments receivable	<u>30,000.00</u>
	<u>2,449,300.00</u>
Operating reserve as at January 1, 1948	\$2,010,177.84
Add: Provisional surplus as per Statement No. 3	<u>1,577,657.96</u>
	<u>\$3,587,835.80</u>
Deduct: Reserve appropriations during current year:	
Provision for reserve for loss on realization of investments.	<u>65,600.00</u>
Operating reserve as at December 31, 1948, being provisional class balances after reserve appropriations	<u>\$3,522,235.80</u>

Statement No. 3

THE WORKMEN'S COMPENSATION BOARD
SUMMARIZED STATEMENT OF TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 1948

Transactions in respect of 1948	Trans- actions in respect of prior years	(A) Trans- actions on behalf of self- insurers	Total
<u>REVENUE</u>			
Assessment levy	\$5,719,074.76	\$ 94,881.64	\$554,229.83
Penalties	20,227.46		\$6,368,186.23
Interest	378,212.00		20,227.46
			378,261.00
	\$6,117,514.22	\$ 94,881.64	\$554,278.83
Deduct:			\$6,766,674.69
Estimated or adju- sted merit rebates	436,710.00	cr 24,170.11	412,539.89
	\$5,680,804.22	\$ 119,051.75	\$554,278.83
			\$6,354,134.80
<u>EXPENDITURE</u>			
Compensation	\$ 858,116.46	\$ 323,212.77	\$180,589.74
Pension awards	484,170.77	556,828.04	\$1,361,918.97
Provision for reserve			1,292,208.42
Section 33-(1),(n)	170,684.55	26,925.58	cr 9,825.04
Medical aid	441,735.27	182,552.73	187,785.09
			728,084.20
	\$1,954,707.05	\$1,089,519.12	\$525,770.51
			\$3,569,996.68
Deduct: Portion of above charged to:			
Reserve for disasters	\$ 91,832.41		\$ 91,832.41
Reserve for rehabilitation	1,202.11	\$ 4,702.13	\$ 755.48
Reserve for claims pending		1,084,816.99	6,659.72
	\$ 93,034.52	\$1,089,519.12	1,084,816.99
			\$1,183,309.12
	\$1,861,672.53		\$525,015,03
Provision for reserve for claims pending	2,389,000.00	cr 587,140.20	\$2,386,687.56
Provision for reserve for disasters	104,214.00		1,801,859.80
Provision for reserve for silicosis	111,818.00		104,214.00
Administrative and general expenses including mine res- cue stations	342,633.68		110,503.80
		cr 1,314.20	
		30,578.00	373,211.68
	\$4,809,338.21	cr \$ 587,140.20	\$554,278.83
Provisional surplus	\$ 871,466.01	\$ 706,191.95	\$4,776,476.84
			\$1,577,657.96

(A) Not shown elsewhere as transactions on behalf of self-insurers do not affect the class balances.

(B) Revision of previous estimate for claims pending.

THE WORKMEN'S COMPENSATION BOARD

PROVISIONAL FINANCIAL STATEMENT BY CLASSES

FOR THE YEAR ENDED DECEMBER 31, 1948

Class	REVENUE							EXPENDITURE											Provisional Surplus or Deficit, 1948	Provisional Class Balances from Statement No. 5	Provisional Class Balances December 31, 1948
	Assessment levy	Penalties	Interest	Deduct: Estimated Merit Rebates	Net Revenue	Compensation	Pension Awards	Provision for Reserve Section 33-(1),(n)	Medical Aid	Deduct:Charged to Reserve for Disasters	Deduct:Charged to Reserve for Rehabilitation	Provision for Claims Pending	Provision for Disasters	Provision for Silicosis	Administrative and General Expenses	Net Expenditure					
1	\$1,630,222.87	\$ 673.48	\$ 96,285.00	\$260,840.00	\$1,466,341.35	\$236,268.91	\$128,825.72	\$ 23,279.34	\$ 60,195.23	\$44,021.53	\$ 354.69	\$ 681,400.00	\$ 27,449.00	\$ 68,623.00	\$ 40,134.69	A 30,471.99	\$1,252,271.66	\$214,069.69	\$ 496,028.95	\$ 710,098.64	
5	134,690.55	241.96	7,044.00		141,976.51	11,697.08	7,712.19	8,666.00	5,432.31			35,100.00	2,265.00	1,133.00	3,210.00	75,215.58	66,760.93	106,568.11	173,329.04		
15-2	901,822.19	8,069.32	59,704.00	83,870.00	885,725.51	156,268.22	93,702.56	53,363.01	84,514.88	3,550.05		430,300.00	18,155.00	9,078.00	52,214.00	894,045.62	* 8,320.11	953,453.17	945,133.06		
15-3	106,669.19	330.67	7,189.00		114,188.86	17,736.37	1,480.98		10,683.14		249.09	31,900.00	2,203.00	1,102.00	6,404.00	71,260.40	42,928.46	108,485.35	151,413.81		
15-4	31,042.61	63.94	2,205.00		33,311.55	6,434.58	1,349.13		4,484.48			11,800.00	600.00	300.00	2,502.00	27,470.19	5,841.36	31,820.73	37,662.09		
15-1	50,100.79	171.78	6,134.00		56,406.57	12,738.38	492.87		7,803.87			31,800.00	1,005.00	2,512.00	4,222.00	60,574.12	* 4,167.55	122,357.33	118,189.76		
15-10	429,657.76	993.79	17,948.00	23,200.00	425,399.55	51,806.53	32,462.92	8,666.00	28,437.75	7,325.50		176,200.00	7,285.00	3,642.00	13,854.00	315,028.70	110,370.85	196,081.67	306,452.52		
15-11	73,055.93	75.18	1,551.00	6,060.00	68,622.11	3,665.69			2,950.22			10,400.00	1,224.00	612.00	1,664.00	20,515.91	48,106.20	Dr. 14,007.05	34,099.15		
15-12	26,891.84	37.80	4,265.00		31,194.64	7,489.44		17,332.00	4,479.31	11,953.19		16,100.00	469.00	235.00	2,362.00	36,513.56	* 5,318.92	96,743.09	91,424.17		
20-1	298,758.39	1,201.15	28,899.00		328,858.54	54,297.20	25,652.40		44,322.16	308.95		169,700.00	5,610.00	5,610.00	37,062.00	341,944.81	* 13,086.27	565,399.96	552,313.69		
27-1	50,617.75		4,563.00	4,680.00	50,500.75	9,186.22	18,352.48		4,776.43			37,200.00	955.00	478.00	2,618.00	73,566.13	* 23,065.38	81,959.33	58,893.95		
27-2	258,014.44	102.16	21,107.00	23,870.00	255,353.60	31,349.85	17,739.84		22,043.33			82,500.00	4,889.00	2,444.00	11,887.00	172,853.02	82,500.58	329,117.22	411,617.80		
37-1	131,162.13	199.15	10,670.00		142,031.28	27,172.92	11,354.53	8,666.00	17,023.05	1,309.39	303.40	66,700.00	2,587.00	1,294.00	13,216.00	146,400.71	* 4,369.43	157,593.30	153,223.87		
37-5	72,805.98	105.22	7,812.00		80,723.20	14,372.98	164.32		11,993.25			40,100.00	1,383.00	692.00	9,302.00	78,007.55	2,715.65	146,044.90	148,760.55		
37-9	12,574.77	14.71	1,044.00		13,633.48	1,346.76	74.19		1,786.02			2,300.00	261.00	131.00	1,662.00	7,560.97	6,072.51	15,718.51	21,791.02		
38	157,389.15	321.00	16,570.00		174,280.15	21,015.36	6,966.80	8,666.00	19,943.16			45,400.00	3,063.00	1,531.00	31,568.00	138,153.32	36,126.83	319,264.57	355,391.40		
Forward	\$4,365,476.34	\$12,601.31	\$292,990.00	\$402,520.00	\$4,268,547.65	\$662,846.49	\$346,330.93	\$128,638.35	\$330,868.59	\$68,468.61	\$ 907.18	\$1,868,900.00	\$ 79,403.00	\$ 99,417.00	\$264,353.68	\$3,711,382.25	\$557,165.40	\$3,712,629.14	\$4,269,794.54		

Class	REVENUE							EXPENDITURE											Provisional Surplus or Deficit, 1948	Provisional Class Balances from Statement No. 5	Provisional Class Balances December 31, 1948
	Assessment levy	Penalties	Interest	Deduct: Estimated Merit Rebates	Net Revenue	Compensation	Pension Awards	Provision for Reserve Section 33-(1),(n)	Medical Aid	Deduct:Charged to Reserve for Disasters	Deduct:Charged to Reserve for Rehabilitation	Provision for Claims Pending	Provision for Disasters	Provision for Silicosis	Administrative and General Expenses	Net Expenditure					
Forward	\$4,365,476.34	\$12,601.31	\$292,990.00	\$402,520.00	\$4,268,547.65	\$662,846.49	\$346,330.93	\$128,638.35	\$330,868.59	\$68,468.61	\$ 907.18	\$1,868,900.00	\$ 79,403.00	\$ 99,417.00	\$264,353.68	\$3,711,382.25	\$557,165.40	\$3,712,629.14	\$4,269,794.54		
39-1	808,285.52	5,942.65	49,691.00	25,870.00	838,049.17	121,096.37	67,971.74	42,046.20	67,209.68	14,785.15	120.00	311,600.00	14,599.00	7,300.00	45,640.00	662,557.84	175,491.33	861,669.18	1,037,160.51		
39-3	60,567.18	536.58	3,899.00	1,880.00	63,122.76	6,971.28	381.17		4,004.42		96.41	20,600.00	1,073.00	536.00	4,467.00	37,936.46	25,186.30	85,657.13	110,843.43		
39-4	77,112.18	482.92	5,936.00	1,540.00	81,991.10	11,628.88	9,957.40		7,239.22	67.40		27,700.00	1,474.00	737.00	7,262.00	65,931.10	16,060.00	125,707.52	141,767.52		
39-5	17,756.80		1,620.00	920.00	18,456.80	3,577.25			1,907.60			6,400.00	360.00	180.00	1,108.00	13,532.85	4,923.95	34,074.22	38,998.17		
39-6	72,399.96	449.44	5,538.00	2,170.00	76,217.40	9,811.68	337.83		7,697.87			18,000.00	1,368.00	684.00	6,857.00	44,756.38	31,461.02	124,641.19	156,102.21		
39-8	31,776.30	8.34	2,499.00	1,810.00	32,473.64	2,711.89			2,233.96			14,600.00	555.00	273.00	1,251.00	21,624.85	10,848.79	51,151.47	62,000.26		
39-37	5,486.92																				

THE WORKMEN'S COMPENSATION BOARD

Statement No. 5

STATEMENT OF TRANSACTIONS IN RESPECT OF PRIOR YEARS BY CLASSES

FOR THE YEAR ENDED DECEMBER 31, 1948

Class	REVENUE				EXPENDITURE								Surplus or Deficit 1948	Provisional Class Balances December 31, 1947	Provisional Class Balances carried to Statement No. 4
	Assessment levy	Adjustment re Merit Rebates	Net Revenue	Compensation	Pension Awards	Provision for Reserve Section 33(1), (n)	Medical Aid	Deduct:Charged to Reserve for Rehabilitation	Deduct:Charged to Reserve for Claims Pending	(A) Provision for Reserve for Claims Pending	Net Expenditure				
1	\$ 5,939.73	Dr \$ 4,307.08	\$ 1,632.65	\$139,796.15	\$186,626.60	Cr \$ 491.76	\$ 61,202.97	\$2,110.35	\$ 385,023.61	Cr \$215,179.75	Cr \$215,179.75	\$216,812.40	\$ 279,216.55	\$ 496,028.95	
5	828.79		828.79	6,153.11	20,351.76		3,703.95		30,208.82	Cr 3,691.18	Cr 3,691.18	4,519.97	102,048.14	106,568.11	
13- 2	35,465.13	Cr 21,677.94	57,143.07	26,903.91	99,967.43	8,636.00	16,234.03	496.59	151,244.78	Cr 66,150.49	Cr 66,150.49	123,293.56	830,159.61	953,453.17	
13- 3	605.04		605.04	3,732.49	4,631.15		3,315.49	55.00	11,624.13	Cr 12,084.62	Cr 12,084.62	12,689.66	95,795.69	108,485.35	
13- 4	991.88		991.88	2,434.72	8,727.74		1,710.05		12,872.51	Cr 4,025.70	Cr 4,025.70	5,017.58	26,803.15	31,820.73	
15- 1	134.25		134.25	2,851.19	1,523.82		2,111.36		6,486.37	Cr 8,511.49	Cr 8,511.49	8,645.74	113,711.59	122,357.33	
15-10	607.68	Cr 1,753.11	2,360.79	18,467.73	22,204.59	1,509.34	10,143.18		52,324.84	Cr 42,915.35	Cr 42,915.35	45,276.14	150,805.53	196,081.67	
15-11	Dr 1,579.95	Dr 91.37	Dr 1,671.32	2,823.43	3,284.63		1,772.78		7,880.84	Cr 2,619.16	Cr 2,619.16	947.84	Dr 14,954.89	Dr 14,007.05	
15-12	34.97		34.97	1,775.01	2,767.01		1,247.34		5,789.36	Cr 10,010.64	Cr 10,010.64	10,045.61	86,697.48	96,743.09	
20- 1	3,981.62		3,981.62	14,059.88	8,353.72		9,897.35		32,310.95	Cr 63,084.29	Cr 63,084.29	67,065.91	498,334.05	565,399.96	
27- 1	1.77	Dr .65	1.12	3,461.80	11,617.57		1,226.41	467.24	15,838.54	Cr 10,461.46	Cr 10,461.46	10,462.58	71,496.75	81,959.33	
27- 2	Dr 119.07		Dr 119.07	11,278.40	7,730.68		9,018.69		28,027.77	Cr 35,945.87	Cr 35,945.87	35,826.80	293,290.42	329,117.22	
37- 1	1,073.77		1,073.77	10,225.67	15,395.62		10,026.87	594.07	35,054.09	16,539.63	16,539.63	15,465.86	173,059.16	157,593.30	
37- 5	666.15		666.15	2,973.83	1,531.98		2,852.15		7,357.96	Cr 12,442.20	Cr 12,442.20	13,108.35	132,936.55	146,044.90	
37- 9	99.36		99.36	282.49	325.95		403.67		1,012.11	Cr 2,187.89	Cr 2,187.89	2,287.25	13,431.26	15,718.51	
38	2,155.19		2,155.19	8,757.70	19,264.53		7,485.69	324.23	35,183.69	Cr 7,723.87	Cr 7,723.87	9,879.06	309,385.51	319,264.57	
Forward	\$50,886.31	Cr \$19,031.95	\$ 69,918.26	\$255,977.51	\$414,304.78	\$ 9,653.58	\$142,351.98	\$4,047.48	\$ 818,240.37	Cr \$480,494.33	Cr \$480,494.33	\$550,412.59	\$3,162,216.55	\$3,712,629.14	

Class	REVENUE				EXPENDITURE								Surplus or Deficit 1948	Provisional Class Balances December 31, 1947	Provisional Class Balances carried to Statement No. 4
	Assessment levy	Adjustment re Merit Rebates	Net Revenue	Compensation	Pension Awards	Provision for Reserve Section 33(1), (n)	Medical Aid	Deduct:Charged to Reserve for Rehabilitation	Deduct:Charged to Reserve for Claims Pending	(A) Provision for Reserve for Claims Pending	Net Expenditure				
Forward	\$50,886.31	Cr \$19,031.95	\$ 69,918.26	\$255,977.51	\$414,304.78	\$ 9,653.58	\$142,351.98	\$4,047.48	\$ 818,240.37	Cr \$480,494.33	Cr \$480,494.33	\$550,412.59	\$3,162,216.55	\$3,712,629.14	
39- 1	39,084.31	Cr 2,539.14	41,623.45	37,606.62	84,040.67	8,636.00	22,081.06	654.65	151,709.70	Cr 48,090.14	Cr 48,090.14	89,713.59	771,955.59	861,669.18	
39- 3	936.02	Cr 292.68	1,228.70	1,645.66			770.07		2,415.73	Cr 4,184.27	Cr 4,184.27	5,412.97	80,244.16	85,657.13	
39- 4	2,544.78	Cr 525.74	3,070.52	3,548.37	8,561.55		1,732.15		13,842.07	Cr 12,257.93	Cr 12,257.93	15,328.45	110,379.07	125,707.52	
39- 5	81.87	Cr 885.00	966.87	969.33	99.79		896.62		1,965.74	65.74	65.74	901.13	33,173.09	34,074.22	
39- 6	347.90	Cr 854.44	1,202.34	1,183.75			1,498.57		2,682.32	Cr 4,717.68	Cr 4,717.68	5,920.02	118,721.17	124,641.19	
39- 8	Dr 21.28	Cr 41.16	19.88	1,701.74	2,198.30		762.55		4,662.59	Cr 5,037.41	Cr 5,037.41	5,057.29	46,094.18	51,151.47	
39-37	419.09		419.09	424.73	6,386.94		224.00		7,035.67	4,535.67	4,535.67	4,116.58	28,014.80	23,898.22	
46	Dr 43.53		Dr 43.53				120.00		120.00	Cr 780.00	Cr 780.00	736.47	9,540.47	10,276.94	
39- 1	808.30		808.30	954.29	1,705.31		650.60		3,310.20	Cr 12,814.52	Cr 12,814.52	13,622.82	13,237.82	26,860.64	
39- 2	Dr 260.90		Dr 260.90	4,503.72	7,927.29		2,258.02		14,689.03	555.43	555.43	816.33	57,219.64	56,403.31	
89- 3	33.20		33.20	14,083.08	31,517.01	8,636.00	8,876.11		63,112.20	Cr 24,052.13	Cr 24,052.13	24,085.33	3,128.53	27,213.86	
37- 2	65.57		65.57	613.97	86.40		331.00		1,031.37	131.37	131.37	65.80	19,979.88	19,914.08	
37- 3												5,572.89			
	\$94,881.64	Cr \$24,170.11	\$119,051.75	\$323,212.77	\$556,828.04	\$ 26,925.58	\$182,552.73	\$4,702.13	\$1,084,816.99	Cr \$587,140.20	Cr \$587,140.20	\$706,191.95	\$4,459,477.84	\$5,165,669.79	

(A) Revision of Previous estimate for claims pending.

Statement No. 6THE WORKMEN'S COMPENSATION BOARDSTATEMENT OF ADMINISTRATIVE AND GENERAL EXPENSES,
INCLUDING EXPENDITURE ON MINE RESCUE STATIONSFOR THE YEAR ENDED DECEMBER 31, 1948

	<u>Total</u>	Re: The Workmen's Compensation Act	Re: Mine Rescue Stations
Salaries	\$259,322.22	\$242,826.22	\$16,496.00
Travelling expenses	21,655.95	20,331.06	1,324.89
Printing, stationery and office supplies, net	18,620.94	18,620.94	
Accounting machine rental	13,650.00	13,650.00	
Postage, freight and express	13,219.82	13,032.46	187.36
Office rental	10,281.25	10,281.25	
Pension plan contributions	8,773.87	8,267.37	506.50
Depreciation	7,043.69	7,043.69	
Mine rescue training	5,673.24		5,673.24
Telegraph and telephone	4,388.06	4,072.21	315.85
Automobile expense	2,474.96	2,474.96	
Equipment inspection and repairs	1,870.73	1,849.83	20.90
Mine rescue equipment and supplies	1,292.15		1,292.15
Mine rescue stations rental	1,188.55		1,188.55
Miscellaneous	3,756.25	3,059.70	696.55
Administrative expenses transferred to Mine Rescue	\$373,211.68	\$345,509.69	\$27,701.99
		cr. 2,770.00	2,770.00
	<u>\$373,211.68</u>	<u>\$342,739.69</u>	<u>\$30,471.99</u>

Distributed to:

Classes	\$312,161.69
Class 1 re. Mine Rescue	30,471.99
Self-insurers	30,578.00
	<u>\$373,211.68</u>

Statement No. 7THE WORKMEN'S COMPENSATION BOARDSTATEMENT OF RESERVE FOR REHABILITATIONAS AT DECEMBER 31, 1948

Transferred from:

Reserve - Section 33-(1),(n) under Section 33-(1),(n)	\$836,585.09
Reserve for Medical Aid under Section 44(8)	<u>417,114.35</u>

Deduct:

Transferred to classes to cover costs of rehabilitation	\$ 6,659.72
Other charges	877.48

7,537.20

Reserve as at December 31, 1948

\$1,246,162.24

Statement No. 8

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE FOR SILICOSIS
AS AT DECEMBER 31, 1948

Reserve as at January 1, 1948	\$369,828.16
Add:	
Provision during year, net	\$110,503.80
Interest earnings	<u>13,095.00</u>
	<u>123,598.80</u>
Deduct:	
Transferred to classes to cover costs re silicosis claims	\$ 71,887.65
Other charges	<u>66.15</u>
	<u>71,953.80</u>
Reserve as at December 31, 1948	<u><u>\$421,473.16</u></u>

Statement No. 9

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE FOR PENSIONS
AS AT DECEMBER 31, 1948

Reserve as at January 1, 1948	\$8,799,786.39
Add:	
Pension awards	\$1,415,728.48
Interest earnings	<u>284,723.75</u>
	<u>1,700,452.23</u>
	<u>\$10,500,238.62</u>
Deduct: Pension payments	<u>747,713.67</u>
Reserve as at December 31, 1948	<u><u>\$ 9,752,524.95</u></u>

Statement No. 10

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE FOR DISASTERS
AS AT DECEMBER 31, 1948

Reserve as at January 1, 1948	\$856,518.51
Add:	
Provision during year	\$104,214.00
Interest earnings	<u>30,509.16</u>
	<u>134,723.16</u>
	<u>\$991,241.67</u>
Deduct: Transferred to classes to cover disasters	<u>91,832.41</u>
Reserve as at December 31, 1948	<u><u>\$899,409.26</u></u>

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE - SECTION 33-(1),(n)
AS AT DECEMBER 31, 1948

Statement No. 11

Reserve as at January 1, 1948	\$767,378.68
Add: Charges to classes, net	\$210,757.00
Less: Pension awards to dependants	<u>22,971.91</u>
	<u>187,785.09</u>
	<u>\$955,163.77</u>
Deduct: Costs re enhanced disabilities	<u>18,578.68</u>
	<u>\$936,585.09</u>
Deduct: Transferred to reserve for rehabilitation under Section 33-(1),(n)	<u>836,585.09</u>
Reserve as at December 31, 1948	<u><u>\$100,000.00</u></u>

Statement No. 12

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE - SECTION 33-(1),(k),(1943 Act)
AS AT DECEMBER 31, 1948

Reserve as at January 1, 1948	\$60,318.48
Add: Transfers from reserve for pensions:	
Under Section 33-(1),(k)	\$ 1,365.17
Under Section 33-(1),(l), net	<u>3,881.89</u>
	<u>5,247.06</u>
	<u>\$65,565.54</u>
Deduct: Payments during the year:	
Under Section 33-(1),(k)	\$ 1,475.05
Under Section 33-(1),(o)	<u>11,507.28</u>
	<u>12,982.33</u>
Reserve as at December 31, 1948	<u><u>\$52,583.21</u></u>

Statement No. 13

THE WORKMEN'S COMPENSATION BOARD
STATEMENT OF RESERVE FOR MEDICAL AID
AS AT DECEMBER 31, 1948

Reserve as at January 1, 1948	\$433,886.98
Deduct: Medical Aid payments re 1943 and prior years	<u>16,772.63</u>
	<u>\$417,114.35</u>
Deduct: Balance transferred to reserve for rehabilitation under Section 44,-(8)	<u><u>\$417,114.35</u></u>

Statement No. 14THE WORKMEN'S COMPENSATION BOARDPARTICULARS OF INVESTMENTSAS AT DECEMBER 31, 1948

SECURITY	PAYABLE	NOMINAL RATE	MATURITY	PAR VALUE	BOOK VALUE
Dominion of Canada					
Can.	3%		1 Jan. 1956-1959	\$ 1,100,000.00	\$1,099,937.50
Can.	3%		1 June 1957-1960	1,632,500.00	1,632,500.00
Can.	3%		1 Feb. 1959-1962	2,543,000.00	2,532,057.50
Can.	3%		1 Oct. 1959-1963	1,777,000.00	1,777,261.25
Can.	3% 1/4%		1 June 1956-1966	458,000.00	456,427.00
Can.	3%		1 Sept. 1961-1966	5,739,500.00	5,766,465.25
Can.	3%		15 Sept. 1966-Perpetuals	1,938,000.00	1,817,402.50
				\$15,188,000.00	\$15,089,051.00
Canadian National Railways (Guaranteed as to Principal and Interest by Dominion of Canada)					
Can.	2 3/4%		2 Jan. 1964-1967	<u>965,000.00</u>	<u>969,852.00</u>
Total Dominion of Canada and Guaranteed Securities				<u>\$16,153,000.00</u>	<u>\$16,058,903.00</u>

PARTICULARS OF INVESTMENTS AS AT DECEMBER 31, 1948

SECURITY	PAYABLE	NOMINAL RATE	MATURITY	PAR VALUE	BOOK VALUE
Province of Alberta					
"	Can. U.S.	2 3/4%	Dec. 1955	\$ 50,000.00	\$ 50,000.00
"	Can. U.S.	3 1/4%	1 June 1957	75,000.00	77,375.00
"	Can. U.S.	2 3/4%	1 Dec. 1957	100,000.00	100,000.00
"	Can. U.S.	3 1/4%	1 June 1958	21,000.00	21,292.50
"	Can. U.S.	3 1/4%	1 June 1959	9,000.00	9,270.00
"	Can. U.S. Lon.	3 1/2%	1 June 1950-61	44,600.00	42,917.48
"	Can. U.S. Lon.	3 1/2%	1 June 1950-62	2,000.00	2,040.00
"	Can. U.S.	3 1/2%	1 June 1950-63	41,000.00	35,569.00
"	Can. U.S.	3 1/2%	1 June 1950-64	200,000.00	199,481.30
"	Can. U.S.	3 1/2%	1 June 1950-65	2,000.00	2,055.00
"	Can. U.S.	3 1/2%	1 June 1950-66	217,000.00	212,668.37
"	Can. U.S.	3 1/2%	1 June 1950-67	16,000.00	15,416.29
"	Can. U.S.	3 1/2%	1 June 1950-68	42,000.00	42,934.00
"	Can. U.S.	3 1/2%	1 June 1950-69	204,300.00	194,001.21
"	Can. U.S.	3 1/2%	1 June 1950-70	36,000.00	36,520.00
"	Can. U.S.	3 1/2%	1 June 1950-71	116,000.00	109,500.77
"	Can. U.S.	3 1/2%	1 June 1950-72	46,000.00	34,929.50
"	Can. U.S.	3 1/2%	1 June 1950-73	135,000.00	135,345.00
"	Can. U.S.	3 1/2%	1 June 1950-74	256,000.00	265,030.34
"	Can. U.S.	3 1/2%	1 June 1950-75	126,000.00	126,883.03
"	Can. U.S.	3 1/2%	1 June 1950-76	421,500.00	402,263.52
"	Can. U.S.	3 1/2%	1 June 1950-77	5,000.00	4,042.47
"	Can. U.S.	3 1/2%	1 June 1950-78	217,000.00	215,592.10
"	Can. U.S.	3 1/2%	1 June 1950-79	51,000.00	48,608.95
"	Can. U.S.	3 1/2%	1 June 1950-80	66,000.00	61,281.00
"	Can. U.S. Lon.	3 1/2%	1 June 1950-81	6,000.00	6,000.00
"	Can. U.S. Lon.	3 1/2%	1 June 1950-82	337,500.00	305,214.70
"	Can. U.S. Lon.	3 1/2%	1 June 1950-83	85,500.00	81,277.00
"	Can. U.S. Lon.	3 1/2%	1 June 1950-84	383,500.00	383,960.75
"	Can. U.S. Lon.	3 1/2%	1 June 1950-85	188,000.00	186,162.99
"	Can. U.S. Lon.	3 1/2%	1 June 1950-86	153,500.00	150,237.00
"	Can. U.S.	3 1/2%	1 June 1950-87	120,600.00	186,218.97
"	Can. U.S.	3 1/2%	1 June 1950-88	198,000.00	202,085.25
"	Can. U.S.	3 1/2%	1 June 1950-89	1,000.00	1,027.50
"	Can. U.S.	3 1/2%	1 June 1950-90	1,119,000.00	1,098,845.25

PARTICULARS OF INVESTMENTS AS AT DECEMBER 31, 1948

SECURITY	PAYABLE	NOMINAL RATE	MATURITY	PAR VALUE	BOOK VALUE
Province of Alberta (Special Adjustment Coupons)	Can. U.S.	3 1/2 %	1 June 1950-80	\$ 173,000.00	\$ 166,716.01
			1 June 1948-50	1,891.48	1,891.48
				\$5,346,891.48	\$5,225,360.73
Total Province of Alberta					
Province of British Columbia	Can.	2 3/4 %	15 June 1968	\$ 100,000.00	\$ 100,250.00
Province of Manitoba	Can.	2 3/4 %	1 Aug. 1962-64	125,000.00	124,897.50
Province of Manitoba	Can.	3 1/4 %	15 June 1963	50,000.00	50,625.00
Province of New Brunswick	Can.	3 1/4 %	1 Oct. 1960	50,000.00	49,500.00
Province of New Brunswick	Can.	2 3/4 %	1 May 1966	50,000.00	49,625.00
Province of New Brunswick	Can.	2 3/4 %	15 June 1966	50,000.00	49,562.50
Province of New Brunswick	Can.	3 1/4 %	15 Nov. 1968	100,000.00	97,875.00
Province of Nova Scotia	Can.	3 1/4 %	15 Nov. 1961-62	160,000.00	160,000.00
Province of Nova Scotia	Can.	2 3/4 %	16 June 1965-68	150,000.00	148,625.00
Province of Prince Edward Island	Can.	2 3/4 %	15 May 1960	143,000.00	142,665.00
Province of Saskatchewan	Can.	3 1/4 %	15 Nov. 1962	150,000.00	149,125.00
Province of Saskatchewan	Can.	4 %	1 Aug. 1955-60	5,000.00	5,206.25
Province of Saskatchewan	Can.	3 %	1 March 1963	28,000.00	26,695.00
Province of Saskatchewan	Can.	3 %	15 May 1962-64	22,000.00	20,980.00
Province of Saskatchewan	Can.	3 %	1 Oct. 1961-63	65,000.00	63,500.00
Total Other Provinces				\$1,248,000.00	\$1,239,131.25
Hydro Electric Power Commission of Ontario (Guaranteed as to Principal and Interest by the Province of Ontario)	Can.	3 1/4 %	1 March 1961-63	\$ 205,000.00	\$ 205,000.00
"	Can.	2 %	1 April 1964-67	300,000.00	302,040.00
"	Can.	3 %	2 July 1960-64	400,000.00	396,000.00

Statement No. 14 (continued)

PARTICULARS OF INVESTMENTS AS AT DECEMBER 31, 1948

SECURITY	PAYABLE	NOMINAL	MATURITY	PAR VALUE	BOOK VALUE
Quebec Hydro Electric Commission (Guaranteed as to Principal and Interest by the Province of Quebec) Can.	3	%	15 Feb. 1969-73	\$ 350,000.00	\$ 357,000.00
Total Other Provinces and Securities Guaranteed by Other Provinces				\$ 2,503,000.00	\$ 2,499,171.25
City of Lethbridge	Can. U.S. Lon.	5 1/2 %	1 July 1960	\$ 2,392.00	\$ 2,452.00
				\$ 2,392.00	\$ 2,452.00
Andrew School District	6	2 1/2	23 Sept. 1949	\$ 1,150.00	\$ 1,127.04
Bonnyville School District	7 & 5	1 1/2	31 Oct. 1951	\$ 586.56	\$ 586.56
Calgary School District	5	1 1/2	2 June 1949	\$ 5,000.00	\$ 4,973.00
Calgary School District	5	1 1/2	2 June 1950	\$ 2,000.00	\$ 1,990.00
Calgary School District	6	1	1 Sept. 1950	\$ 1,000.00	\$ 1,034.00
Calgary School District	5	1	1 Oct. 1953	\$ 1,300.00	\$ 986.00
Calgary School District	5	1	1 May 1950-55	\$ 60,000.00	\$ 60,235.00
Calgary School District	3	1 1/2	14 Jan. 1964	\$ 10,000.00	\$ 9,875.00
Calgary School District	3	1 1/2	14 Jan. 1965	\$ 10,000.00	\$ 9,875.00
Calgary School District	3	1 1/2	14 Jan. 1966	\$ 10,000.00	\$ 9,875.00
Calgary School District	3	1 1/2	14 Jan. 1967	\$ 10,000.00	\$ 9,875.00
Calgary School District	3	1 1/2	14 Jan. 1968	\$ 10,000.00	\$ 9,875.00
High River School District	6	1 1/2	22 Aug. 1949	\$ 925.00	\$ 904.20
Lethbridge School District	5 1/2	1 1/2	Various	\$ 47,250.00	\$ 49,278.00
Macgrath School District	6	1 1/2	24 Sept. 1949	\$ 2,250.00	\$ 2,229.70
Macgrath School District	6	1 1/2	31 Dec. 1953	\$ 8,446.83	\$ 8,446.83
Willingdon Village School District	6	1 1/2	23 Aug. 1949	\$ 1,250.00	\$ 1,221.90
Total School Districts				\$ 181,458.39	\$ 182,397.23

Statement No. 14 (continued)PARTICULARS OF INVESTMENTS AS AT DECEMBER 31, 1948

<u>SECURITY</u>	<u>PAYABLE</u>	<u>NOMINAL</u>	<u>MATURITY</u>	<u>PAR VALUE</u>	<u>BOOK VALUE</u>
<u>S U M M A R Y</u>					
Dominion of Canada		\$16,153,000.00		\$16,058,903.00	
Province of Alberta		5,346,891.48		5,225,360.73	
Other Provinces		2,503,000.00		2,499,171.25	
Cities		2,392.00		2,452.00	
School Districts		181,458.39		182,397.23	
				<u>\$24,186,741.87</u>	<u>\$23,968,284.21</u>

Statement No. 15THE WORKMEN'S COMPENSATION BOARDPAY-ROLLS - BY CLASSESFOR THE YEAR ENDED DECEMBER 31, 1947

<u>CLASS</u>	<u>AMOUNT</u>
1	\$ 15,723,634.00
5	1,621,027.00
13-2	8,658,227.00
13-3	2,588,204.00
13-4	2,093,164.00
15-1	2,633,273.00
15-10	5,482,386.00
15-11	1,468,014.00
15-12	2,051,691.00
20-1	15,717,506.00
27-1	4,443,320.00
27-2	12,673,125.00
37-1	14,427,423.00
37-5	8,759,286.00
37-9	2,400,655.00
38	26,301,417.00
39-1	13,356,555.00
39-3	1,498,719.00
39-4	2,007,095.00
39-5	566,968.00
39-6	2,624,953.00
39-8	1,039,106.00
39-37	385,836.00
46	55,229.00
89-1	564,789.00
89-2	1,589,611.00
89-3	7,847,975.00
97-2	801,450.00
Self-insurers (Excluding the Dominion of Canada which is not available)	42,242,517.00
	<u><u>\$201,623,155.00</u></u>

Excess over \$2,000.00 in the earnings of individual
workmen has been excluded.

Statement No. 16THE WORKMEN'S COMPENSATION BOARDSUMMARY OF STATISTICSFOR THE YEAR ENDED DECEMBER 31, 1948

Number of employers within the scope of the Act as at December 31, 1948	10,241
Number of accidents reported during the year 1948	28,557
Number of accidents not finally disposed of as at January 1, 1948	3,106
Number of accidents disposed of by award of pension or payment of compensation	12,253
Number of accidents disposed of by payment of account for medical aid only	9,526
Number of accidents disposed of for which no application for compensation was received	829
Number of accidents disposed of on which no compensation was due	3,787
Number of accidents disposed of by other means	1,846
Number of accidents not finally disposed of as at December 31, 1948	3,422

THE WORKMEN'S COMPENSATION BOARD

MONTHS OF OCCURRENCE OF ACCIDENTS REPORTED

DURING THE YEAR 1948

Class	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total	Fatal	Non-Fatal
1	183	96	321	360	325	377	301	418	367	358	357	373	3,836	16	3,820
5	15	28	16	13	10	14	10	21	22	25	28	17	225	2	223
540	456	385	144	91	114	114	92	85	106	251	322	2,700	17	2,683	
42	65	49	55	53	55	51	57	43	50	66	110	471	2	649	
13-4	22	19	16	16	17	19	23	18	18	18	13	110	1,389	4	1,385
15-1	25	38	36	42	27	33	51	48	50	52	33	133	1,191	1	1,190
15-10	97	101	97	93	93	125	121	141	133	145	112	18	278	2	276
15-11	16	16	19	13	16	29	11	17	17	12	18	13	2,135	2	2,133
15-12	12	9	14	13	16	37	39	29	36	34	25	14	469	2	469
20-1	232	219	241	227	290	300	267	312	274	260	287	226	3,271	3	3,268
27-1	30	13	25	8	13	25	21	27	27	35	28	19	1,374	2	1,372
27-2	134	99	96	103	97	110	128	117	138	102	127	123	1,132	2	1,130
37-1	81	68	80	100	92	90	88	121	102	116	106	88	824	-	824
37-5	72	64	71	72	61	88	66	80	83	50	58	59	824	-	824
37-9	9	12	8	13	13	11	11	22	12	13	12	8	1,36	-	1,36
38	132	113	110	125	122	113	141	122	144	128	141	108	1,499	1	1,498
39-1	215	165	190	192	248	349	358	455	360	362	292	189	3,375	14	3,361
39-3	9	10	17	23	24	23	27	26	39	26	16	249	1	248	
39-4	43	28	19	17	25	36	33	52	26	38	38	36	370	2	368
39-5	-	2	5	7	22	33	27	22	13	12	2	-	145	-	145
39-6	38	44	45	30	34	59	44	62	55	64	65	56	596	-	596
39-8	6	6	10	13	16	22	13	24	10	11	9	10	152	-	152
39-37	3	1	8	4	4	4	6	12	11	6	2	3	64	-	64
46	-	1	-	2	-	-	-	-	-	-	3	-	6	-	6
89-1	3	5	1	6	6	9	5	9	9	9	3	2	61	-	61
89-2	6	7	6	5	12	19	12	10	21	9	6	6	1,332	-	1,332
89-3	52	63	61	63	55	69	66	73	53	55	47	47	720	4	716
Self- Insureds	244	260	258	269	308	333	344	301	296	289	246	3,506	22	3,484	
Unclassified	15	31	21	26	36	34	38	48	32	58	127	349	815	4	811
	2,279	2,039	2,219	2,051	2,106	2,500	2,457	2,762	2,522	2,456	2,605	2,561	28,557	101	28,456

Statement No. 18

THE WORKMEN'S COMPENSATION BOARD

NATURE OF INJURIES IN RESPECT TO ACCIDENTS REPORTED

THE VFAB 1948

Statement No. 19

THE WORKMEN'S COMPENSATION BOARD

PERMANENT DISABILITY CASES DISPOSED OF DURING THE YEAR 1948

Class	Thumb		Fingers		Hand		Both Hands		Arms		Leg		Both Legs		Toes		Both Eyes		Sight		Impairment		Total
	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right	Left	Right		
1	3	1	14	16	2	5	—	—	7	6	6	9	—	—	4	4	2	1	5	17	101		
5	—	—	14	13	5	9	—	—	1	1	1	4	—	—	—	—	—	—	—	—	—	9	
13-2	2	3	4	4	11	1	—	—	4	10	10	4	—	—	—	—	—	—	—	—	—	98	
13-3	—	—	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	20	
13-4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5	
15-1	—	—	1	4	1	6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	7	
15-10	—	—	1	2	9	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	28	
15-11	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	
15-12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	35	
20-1	—	—	1	1	10	9	—	—	1	1	1	2	—	—	—	—	—	—	—	—	—	16	
27-1	2	1	3	5	2	1	—	—	1	1	1	2	—	—	—	—	—	—	—	—	—	14	
27-2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	7	
37-1	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3	
37-5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4	
37-9	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	13	
38	—	—	—	—	4	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	54	
39-1	—	—	1	4	25	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	
39-3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11	
39-4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5	
39-6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	
39-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	
39-37	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3	
89-1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	14	
89-2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	
Self Insurers	3	3	8	6	5	3	—	—	6	3	7	5	1	1	1	2	2	—	—	4	60		
15	25	87	116	24	21	1	29	30	33	34	2	4	11	23	15	2	7	7	43	522			

NOTE - Amputation was necessary in 176 cases.
 Impairment resulted in 306 cases.
 Loss of vision resulted in 31 cases.
 Loss of eye resulted in 9 cases.

Statement No. 20

THE WORKMEN'S COMPENSATION BOARD
COMPENSATION DAYS AND AVERAGE AGE IN NON-FATAL CLAIMS
DURING THE YEAR 1948

<u>Class</u>	<u>Temporary Total Compensation Days Paid</u>	<u>Average Age</u>
1	83866	40.46
5	4095	35.09
13- 2	59944	31.92
13- 3	6704	33.16
13- 4	2770	36.33
15- 1	4264	33.78
15-10	17112	28.42
15-11	1525	35.73
15-12	2361	34.33
20- 1	30248	32.90
27- 1	3182	39.18
27- 2	11695	34.47
37- 1	10709	32.78
37- 5	5481	35.25
37- 9	561	29.93
38	10751	33.07
39- 1	41773	34.72
39- 3	2673	33.36
39- 4	4954	30.87
39- 5	1301	32.93
39- 6	3164	33.33
39- 8	1172	30.13
39-37	762	32.63
46	53	44.50
89- 1	846	43.80
89- 2	4002	40.27
89- 3	9952	40.77
97- 2	782	47.66
Self-Insurers	46161	36.33
Unclassified		34.59
Total	372863	34.89

Statement No. 21THE WORKMEN'S COMPENSATION BOARDNUMBER OF ACCIDENTS TO MINORS AND THOSE OFADVANCED AGEREPORTED DURING THE YEAR 1948

<u>Age</u>	<u>Fatal</u>	<u>Temporary</u>	<u>Disability</u>	<u>Total</u>
14		7		7
15		83		83
16		335		335
17	1	565		566
18		958		958
19	1	1019		1020
20		1021		1021
	2	3988		3990
60	2	275		277
61	1	207		208
62		214		214
63	1	160		161
64	2	160		162
65	3	149		152
66	1	94		95
67	1	86		87
68		75		75
69		41		41
70		57		57
71	1	24		25
72		17		17
73		6		6
74		11		11
75		9		9
76		4		4
77		2		2
78		6		6
79		1		1
80		3		3
	12	1601		1613

Statement No. 22THE WORKMEN'S COMPENSATION BOARDFATAL CASES REPORTED DURING THE YEAR 1948

Number of cases reported	101
Death due to accidents reported in 1947	2
Death due to accidents reported in 1935	1
Death due to accidents reported in 1920	1
 Total	 105

RELATIONSHIP AND RESIDENCE OF DEPENDENTS

	Number of Cases	Totally Dependant	Partially Dependant	Resident in Alberta	Resident in other parts of Canada	Resident in Foreign Country
Widow, Foster-mother, and Children	31	95	-	91	4	-
Widow	20	20	-	16	2	-
Mother	3	2	-	2	1	-
Father	1	1	-	1	-	-
Children only	3	6	1	5	1	-
No Dependents	23	1	1	1	-	-
Pending	9	1	1	1	-	-
Not Accepted	15	1	1	1	-	-
 Total	105	123	2	115	8	2

TIME BETWEEN INJURY AND DEATH

In 80 cases injured survived less than 1 day after accident
" 6 " " " 1 day after accident
" 4 " " " 2 days " "
" 4 " " " 3 " " "
" 1 case " " " 4 " " "
" 1 " " " 5 " " "
" 1 " " " 9 " " "
" 1 " " " 11 " " "
" 1 " " " 17 " " "
" 1 " " " 19 " " "
" 1 " " " 32 " " "
" 1 " " " 244 " " "
" 1 " " " 1 yr. 8 days after accident
" 1 " " " 13 yrs. 47 days after accident
" 1 " " " 27 yrs. 9 mos. 25 days after accident

MINE RESCUE AND FIRST AID DEPARTMENT**BLAIRMORE**

All the mine rescue apparatus in this district is in very good condition and was used for training purposes only.

On August 6th the McCaa apparatus was requested by the International Mine at Coleman who were boring a hole to an old water area at 103 Slope, and wanted the apparatus as a precaution in case the water contained any quantity of gases. The apparatus was taken into the mine by a mine rescue team, but was not used as the water contained hardly any gases. The local superintendent was on hand at the mine for two days. The apparatus was returned to the rescue station August 8th.

The apparatus was again taken into the International Mine on August 30th to explore the old fire area at 103 Slope. It was found unnecessary to use the machines as the air was free from gas. The apparatus was returned to the rescue station the same evening.

An average of fifty men were given a regular monthly training throughout the year.

Mine Rescue Certificates were granted twelve new men. A total of seventy first aid awards were granted throughout the Crowsnest Pass.

First Aid classes are being conducted at Coleman, Blairmore, Bellevue and Hillcrest.

Blairmore Junior Girls' First Aid Team were placed fourth in the Dominion First Aid Competition. They were trained at the mine rescue station at Blairmore.

The local superintendent, Mr. H. Chamberlain, acted as one of the judges for the Mine Rescue Competition held in Drumheller, September 11th, 1948.

CANMORE

All the mine rescue equipment on this station is in very good condition and was used for training purposes only. Two new men were granted Mine Rescue Certificates and seventy awards were made in first aid work.

The Canmore first aid teams did very commendable work in the Dominion first aid competitions.

An average of ten men took the regular monthly training both in mine rescue and first aid. All underground officials at this mine took a refresher course in first aid.

DRUMHELLER

As the old Proto apparatus on this rescue station was beginning to show signs of requiring a lot of repairs, it was considered advisable to equip this station with the new McCaa Self-contained Breathing Apparatus and five sets of the Chemox Apparatus. This was done at a cost of approximately \$5,000. This rescue station is now one of the best equipped in the Dominion of Canada.

A call for the apparatus was received from the Drumheller Fire Brigade on October 20th at 3:00 p.m. on the occasion of a fire in the Alberta Block. Five sets of All Service Gas Masks were used and the five new canisters were replaced by the City.

A mine rescue and first aid contest was held with six mine rescue teams competing, and three senior first aid teams, two intermediate and four junior first aid teams. First prize in the mine rescue competition was awarded to the Red Deer Valley team and the first aid competition was won by the Newcastle first aid team. No. 1 Sea Cadets were awarded first prize in the intermediate class and the first prize in the junior class was awarded to the Drumheller Colleens.

Nineteen new men were awarded Mine Rescue Certificates, and twenty awards were granted in first aid. Forty-nine men have taken the regular training throughout the year.

LETHBRIDGE

The mine rescue equipment at the Lethbridge and Shaughnessy rescue stations is all in very good condition and was used for training purposes only. Nine new men were awarded mine rescue certificates. Twenty-one new awards were granted in first aid and a large class is being given instructions in first aid at the present time.

A total of 130 accidents were given first aid treatment at this station throughout the year. A total of twelve men took the regular mine rescue training every month throughout the year.

EDMONTON

The mine rescue equipment at this station is all in very good condition and was used for training purposes only. An average of twelve men received the regular monthly training in mine rescue work and first aid. Thirteen new men were awarded mine rescue certificates. During the year 1948, 181 persons were given instruction in first aid. One hundred and seventy-four received awards and seven failed at the examinations. The first aid classes, lectured to by James Thomson, the local superintendent of mine rescue, were as follows:

Gas Company	58
Construction Companies	23
Forestburg Miners	14
General Petroleum	14
City of Edmonton	34
Horse Co-op	9
Canada Packers	6
City Police	16

It was found necessary to send the local superintendent to Forestburg for a period of two weeks so as to give instruction in both mine rescue and first aid work.

Mr. James Thomson, the local superintendent, acted as one of the judges at both the mine rescue contests held in Cadomin and in Drumheller.

CADOMIN

The rescue equipment at the Cadomin, Mountain Park, Luscar and Mercoal mine rescue stations is all in good condition and was used for training purposes only. New mine rescue certificates were granted as follows:

Cadomin	1 man
Mercoal	15 men
Luscar	1 man

Eighteen new awards in first aid were granted in this district. At Cadomin a total of 127 men were given first aid treatment by the local superintendent of mine rescue.

A mine rescue and first aid competition was held at Cadomin on September 4th, 1948, with teams competing from Mercoal, Luscar, and Cadomin. Mercoal mine rescue team won first prize for rescue work and Cadomin first aid team won first prize in first aid work.

A total of 40 men in this district took the regular mine rescue training every month throughout the year.

NORDEGG

All the mine rescue equipment on this station is in very good condition and was used for training purposes only. An average of ten men have reported monthly for both mine rescue and first aid training. Seven new men were granted mine rescue certificates. A total of seventeen cases have been given first aid treatment by the local superintendent of the rescue station.

CALGARY

The General Superintendent of Mine Rescue has visited the various stations as often as it has been convenient to do so, and on such inspections has found the mine rescue equipment in good shape with the exception of the ten sets of Proto machines on the rescue station at Drumheller. These machines have now been in use for over thirty years and are now worn out. They have been replaced by the new McCaa Self-contained Breathing Apparatus. All the regular rescue crews are training every month, and each station is well equipped with spare parts.

The personnel of the rescue crews are all very good men and are to be congratulated on the splendid manner in which they co-operated in making the mine rescue and first aid contests, which have been sponsored by the Workmen's Compensation Board, a success.

I would like to take this opportunity of thanking the various committees who worked so hard to make the competitions held this year a great success.

On September 13th, the company operating a mine on the Burns' property 70 miles southwest of Calgary requested the use of the rescue apparatus to explore a tunnel where an explosion had occurred a few years ago. This inspection was successfully carried out by the General Superintendent of Mine Rescue and the local superintendent of the Blairmore Mine Rescue Station. The Chemox apparatus was used to make this inspection and both machines worked very satisfactorily. The tunnel was found to be full of C.H.₄.

The Board wishes to express its appreciation for the time given for instruction and examination of first aid classes by the Medical Profession and the practical instructors, and also to the various men who acted as judges at the mine rescue and first aid competitions.

SAFETY DEPARTMENT

The very rapid development of Alberta's natural resources and allied operations extending over a very large part of the Province, in many cases at isolated locations, present many problems in the extension of safety activities.

It is becoming more apparent every year that many accidents can be prevented where employers organize and maintain safety programs in industry and that much suffering and loss of time can be prevented where immediate and efficient First Aid service is provided for the injured.

It is encouraging to find an increasing number of employers who realize their responsibility in this regard. In addition to saving lives and preventing suffering, a well organized safety program builds efficiency into industry and prevents accidents which result in the destruction of machinery, equipment and materials.

Educational Activities

During the past two years Safety and First Aid schools for lumber workers have been operated by the Board in co-operation with the St. John Ambulance Association and the Alberta Forest Products Association. These schools, which lasted for one week, were attended by persons employed at outside points. Inspections made by the Board's safety representatives during recent months show that machinery and equipment is much better guarded, that First Aid service is greatly improved, and that personal protective equipment is being worn by workmen to a much greater extent in lumber camps and sawmills where persons who attended these Schools are employed.

Because of the improvements shown in this regard, arrangements have been made to hold these Schools semi-annually during the months of March and October. Through this medium we hope to have persons trained in Safety and First Aid, as well as Instructors, in every camp and village of any size where lumber operations are carried on during the next few years.

Lectures to adults, as well as students in schools, and to industry, have contributed in developing greater interest in safety during the year.

Lumbering Industry

During the year thirteen lumber workers met with fatal injuries while ninety-four were awarded pensions as a result of permanent disabilities. 2,037 were on compensation for a total of 59,949 days, or an average of 29½ days each. Another 692 met with injuries requiring medical attention. With a view to assisting employers to provide for greater safety, the Board has appointed an assistant safety supervisor who will devote his entire time to the lumbering industry. We are now making inspections of mills and logging camps and holding meetings of workmen where moving pictures are shown, safety lectures given and workmen encouraged to practise safe habits. This work is in addition to the Safety and First Aid School held for lumber workers.

Coal Mining

The practice of discussing accidents and their prevention and showing safety pictures, as well as those of an educational and entertainment nature, at meetings of mine workers has continued during the year. We appreciate receiving the co-operation of officials of locals of the United Mine Workers of America in arranging for these meetings. The mine operators in many mines have also supported our safety program, encouraging officials to develop greater interest in Safety and First Aid activities.

Petroleum Industry

Increased activities became more apparent in the drilling for and operation of gas and oilwells, and the processing and transportation of petroleum products.

With a view to providing for greater safety in the industry, representatives of the Board and the Factory Inspection Branch of the Provincial Government met with a Committee representing the Western Canada Petroleum Association, and new Safety Regulations applying to the Industry have been drafted. Special regulations for the protection of workmen who may come in contact with Hydrogen Sulphide Gas are also being prepared. Some companies are employing full time Safety Men, and a large number of workmen have been trained in First Aid during the year.

Safety Trophy

The Swift Canadian Company Limited, Edmonton plant, won for 1948 the Workmen's Compensation Board trophy for the plant with the best safety record. The six large Packing Plants in the Province worked a total of 7,144,548 hours during 1948, an increase of 321,886 hours over 1947, and reported 419 accidents during 1948 as compared with 578 in 1947.

The accident frequency of these plants in 1948 was 20 accidents per million man hours worked compared with 39 for 1947 and 56 for 1946. Compensation days paid amounted to 3,426 in 1948; 5,343 in 1947 and 9,610 in 1946. The Alberta Packers' Safety Committee has proved that many accidents which have been occurring in the industry can be prevented.

The John T. Ryan Safety Trophy

The John T. Ryan Regional Safety Trophy, donated by the Mine Safety Appliance Company Limited in memory of the founder of the company and awarded annually by the Canadian Institute of Mining and Metallurgy to the coal mine with the best accident experience, was won in 1948 by Luscar Coals Limited, Luscar, with an accident frequency of 166 lost time accidents per thousand men employed, a lost time accident being one which disables a workman for six or more days.

The average accident frequency for the thirty-one (31) coal mines eligible to compete for the Trophy in 1948 was 349.70 per thousand men employed compared with 361.50 in 1947 and 393.56 for 1946. Sixteen of the thirty-one mines in the contest showed an improvement in their accident experience for 1948.

Safety Exhibits

Personal protective equipment such as hard hats, safety shoes, safety glasses and goggles, as well as safety equipment used in the industries of the Province, was exhibited and demonstrated at the summer fairs held in Calgary, Edmonton, Red Deer, Vegreville, Vermilion, Lloydminster, and Camrose. These displays were well received and informed many people of the type of safety equipment and supplies available.

Industrial Health

Surveys of different industries have been made during the year with a view to locating and correcting working conditions which may affect the health of employees. The Board appreciates the service rendered by the Health Departments of the Dominion and Alberta Governments in the providing the service of an Industrial Hygiene Engineer for assisting in this work, and for the literature dealing with Industrial Health supplied to the Board by the Dominion Government Department of National Health and Welfare for distribution to industry.

While a number of ventilation systems for controlling dust and fumes have been installed during the year, there is still a serious shortage of sheet metal required for this purpose.

Safety Committees

Regulations issued by the Board require employers having more than ten workmen to have a safety committee composed of at least two persons. These committees are required to make a regular inspection of their operations, see that First Aid services are provided and that machinery and equipment is properly guarded, and fulfill other duties with a view to providing for safety on the job.

Over 600 Committees from logging camps, sawmills, building construction operations, oilwells, factories and other places of employment are reporting to the Board monthly.

Safety Posters and other literature as well as letters dealing with safety and health are forwarded to these Committees monthly. The value of the work done by these Committees in providing for safety on the job cannot be overlooked.

Monthly meetings for supervisory officials and members of Safety Committees have been held in the Cities of Edmonton and Calgary during the year. Speakers at these meetings explain the methods employed in organizing and maintaining interest in safety and first aid work in their respective industries and encourage others to develop safety programs. Safety pictures, as well as those of an educational and entertainment nature, are also shown at these meetings.

Appreciation is expressed to the Cities of Edmonton and Calgary and the individual employers who have placed full-time safety men on their staff, to those employing nurses during the year, to those employers who have co-operated with the Board during the year in organizing safety activities, to the officials of the Dominion and Provincial Governments and the St. John Ambulance Association for the valuable assistance rendered to the Board.

